

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: GHEEWALA, DIPAK C
GHEEWALA, ANITA D

§ Case No. 05-54911

§
§
§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

BRADLEY J. WALLER, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$397,049.95

Assets Exempt: \$0.00

Total Distribution to Claimants: \$26,281.18

Claims Discharged
Without Payment: \$121,655.40

Total Expenses of Administration: \$4,027.60

3) Total gross receipts of \$ 30,308.78 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$30,308.78 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	4,027.60	4,027.60	4,027.60
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	147,936.58	147,936.58	26,281.18
TOTAL DISBURSEMENTS	\$0.00	\$151,964.18	\$151,964.18	\$30,308.78

4) This case was originally filed under Chapter 7 on October 14, 2005.
The case was pending for 50 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/07/2009 By: /s/BRADLEY J. WALLER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
PREFERENCE PAYMENT	1241-000	30,000.00
Interest Income	1270-000	308.78
TOTAL GROSS RECEIPTS		\$30,308.78

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
TOTAL SECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BRADLEY J. WALLER	2100-000	N/A	3,780.13	3,780.13	3,780.13
BRADLEY J. WALLER	2200-000	N/A	226.97	226.97	226.97
Klein, Stoddard, Buck, Waller, & Lewis LLC	2300-000	N/A	20.50	20.50	20.50
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	4,027.60	4,027.60	4,027.60

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Discover Bank/Discover Financial Services	7100-000	N/A	1,391.75	1,391.75	273.10
Discover Bank Discover Financial Services	7100-000	N/A	5,214.89	5,214.89	1,023.31

MBNA America (Delaware) NA	7100-000	N/A	9,464.32	9,464.32	1,857.17
Chase Bank USA, N.A.	7100-000	N/A	215.86	215.86	42.36
LVNV Funding LLC., its successors and assigns, as	7100-000	N/A	12,951.73	12,951.73	2,541.49
LVNV Funding LLC., its successors and assigns, as	7100-000	N/A	16,469.22	16,469.22	3,231.72
American Express Centurion Bank	7100-000	N/A	5,634.24	5,634.24	1,105.60
American Express Centurion Bank	7100-000	N/A	5,339.82	5,339.82	1,047.82
Kamal Dutt	7100-000	N/A	30,000.00	30,000.00	5,886.84
Citibank (South Dakota) N.A	7100-000	N/A	5,648.87	5,648.87	1,108.47
Citibank (USA) NA	7100-000	N/A	4,490.58	4,490.58	881.18
MBNA America Bank NA	7100-000	N/A	37,110.47	37,110.47	7,282.12
B-Line, LLC/Cingular Wireless LLC	7200-000	N/A	980.63	980.63	0.00
Midland Credit Management Inc	7200-000	N/A	13,024.20	13,024.20	0.00
TOTAL GENERAL UNSECURED CLAIMS			0.00	147,936.58	26,281.18

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 05-54911

Case Name: GHEEWALA, DIPAK C
GHEEWALA, ANITA D

Period Ending: 12/07/09

Trustee: (330500) BRADLEY J. WALLER

Filed (f) or Converted (c): 10/14/05 (f)

§341(a) Meeting Date: 03/09/06

Claims Bar Date: 08/03/06

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 RESIDENCE	281,000.00	0.00	DA	0.00	FA
2 BANK ACCOUNT	200.00	0.00	DA	0.00	FA
3 HOUSEHOLD GOODS	3,230.00	0.00	DA	0.00	FA
4 WEARING APPAREL	750.00	0.00	DA	0.00	FA
5 JEWELRY	920.00	0.00	DA	0.00	FA
6 IRA	54,885.31	0.00	DA	0.00	FA
7 ROTH IRA (1)	16,966.52	0.00	DA	0.00	FA
8 401K PLAN	10,181.50	0.00	DA	0.00	FA
9 ROTH IRA (2)	9,916.62	0.00	DA	0.00	FA
10 2005 CHRYSLER TOWN & COUNTRY	19,000.00	0.00	DA	0.00	FA
11 PREFERENCE PAYMENT (u)	0.00	30,000.00		30,000.00	FA
Int INTEREST (u)	Unknown	N/A		308.78	FA
12 Assets Totals (Excluding unknown values)	\$397,049.95	\$30,000.00		\$30,308.78	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2007

Current Projected Date Of Final Report (TFR): September 1, 2008 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-54911

Case Name: GHEEWALA, DIPAK C
GHEEWALA, ANITA D

Taxpayer ID #: 13-7537710

Period Ending: 12/07/09

Trustee: BRADLEY J. WALLER (330500)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****45-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
08/09/06	{11}	Dipak Gheewala	payment per court order of 07/21/2006	1241-000	3,500.00		3,500.00
08/09/06	{11}	Dipak Gheewala	payment per court order of 07/21/2006	1241-000	500.00		4,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		5,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		6,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		7,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		8,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		9,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		10,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		11,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	500.00		11,500.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		12,500.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	4,000.00		16,500.00
08/09/06	{11}	Dipak Gheewala/Chase Bank	payment per court order of 07/21/2006	1241-000	5,000.00		21,500.00
08/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	9.90		21,509.90
09/04/06	{11}	Dipak Gheewala	Payment # 1 of 8 per court order of 07/21/2006	1241-000	1,062.50		22,572.40
09/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	14.20		22,586.60
10/10/06	{11}	Dipak Gheewala	Per court order of 07/21/2006	1241-000	1,062.50		23,649.10
10/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	16.30		23,665.40
11/19/06	{11}	Dipak Gheewala	Per court order of 07/21/2006	1241-000	1,062.50		24,727.90
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	15.76		24,743.66
12/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	15.72		24,759.38
01/05/07	{11}	Dipak Gheewala	Per court order of 07/21/2006	1241-000	301.00		25,060.38
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	16.64		25,077.02
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	12.49		25,089.51
03/01/07	1001	Klein, Stoddard, Buck, Waller, & Lewis LLC	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 01/31/2007 FOR CASE #05-54911	2300-000		20.50	25,069.01
03/22/07	{11}	Dipak Gheewala	Per court order of 07/21/2006	1241-000	250.00		25,319.01
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	13.41		25,332.42
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	13.97		25,346.39
05/16/07	{11}	First United-Cashier's Check	Payment in full per court order of 07/21/2006	1241-000	4,761.50		30,107.89
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	14.83		30,122.72
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	15.54		30,138.26
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	17.16		30,155.42
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	16.63		30,172.05
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	15.03		30,187.08
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	17.73		30,204.81

Subtotals :

\$30,225.31

\$20.50

Form 2

Page: 2

Cash Receipts And Disbursements Record

Case Number: 05-54911

Case Name: GHEEWALA, DIPAK C
GHEEWALA, ANITA D

Taxpayer ID #: 13-7537710

Period Ending: 12/07/09

Trustee: BRADLEY J. WALLER (330500)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****45-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	15.71		30,220.52
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	15.39		30,235.91
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	13.82		30,249.73
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	6.20		30,255.93
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	5.62		30,261.55
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	4.22		30,265.77
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.78		30,269.55
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.84		30,273.39
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.84		30,277.23
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.59		30,280.82
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.97		30,284.79
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	3.30		30,288.09
11/02/08	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.1500%	1270-000	0.19		30,288.28
11/02/08		To Account #*****4566	Transfer monies to Checking Account to make final distributions	9999-000		30,288.28	0.00

ACCOUNT TOTALS	30,308.78	30,308.78	\$0.00
Less: Bank Transfers	0.00	30,288.28	
Subtotal	30,308.78	20.50	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$30,308.78	\$20.50	

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-54911

Case Name: GHEEWALA, DIPAK C
GHEEWALA, ANITA D

Taxpayer ID #: 13-7537710

Period Ending: 12/07/09

Trustee: BRADLEY J. WALLER (330500)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****45-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/02/08		From Account #*****4565	Transfer monies to Checking Account to make final distributions	9999-000	30,288.28		30,288.28
11/06/08	101	BRADLEY J. WALLER	Dividend paid 100.00% on \$3,780.13, Trustee Compensation; Reference:	2100-000		3,780.13	26,508.15
11/06/08	102	BRADLEY J. WALLER	Dividend paid 100.00% on \$226.97, Trustee Expenses; Reference:	2200-000		226.97	26,281.18
11/06/08	103	Discover Bank/Discover Financial Services	Dividend paid 19.62% on \$1,391.75; Claim# 1; Filed: \$1,391.75; Reference: 6011001340244195	7100-000		273.10	26,008.08
11/06/08	104	Discover Bank Discover Financial Services	Dividend paid 19.62% on \$5,214.89; Claim# 2; Filed: \$5,214.89; Reference: 6011007270644973	7100-000		1,023.31	24,984.77
11/06/08	105	MBNA America (Delaware) NA	Dividend paid 19.62% on \$9,464.32; Claim# 3; Filed: \$9,464.32; Reference: *****6363	7100-000		1,857.17	23,127.60
11/06/08	106	Chase Bank USA, N.A.	Dividend paid 19.62% on \$215.86; Claim# 4; Filed: \$215.86; Reference: XXXXXXXXXXXX0332	7100-000		42.36	23,085.24
11/06/08	107	LVNV Funding LLC., its successors and assigns, as	Dividend paid 19.62% on \$12,951.73; Claim# 5; Filed: \$12,951.73; Reference: 5417122595279090	7100-000		2,541.49	20,543.75
11/06/08	108	LVNV Funding LLC., its successors and assigns, as	Dividend paid 19.62% on \$16,469.22; Claim# 6; Filed: \$16,469.22; Reference: 5417122595685478	7100-000		3,231.72	17,312.03
11/06/08	109	American Express Centurion Bank	Dividend paid 19.62% on \$5,634.24; Claim# 7; Filed: \$5,634.24; Reference: *****1004	7100-000		1,105.60	16,206.43
11/06/08	110	American Express Centurion Bank	Dividend paid 19.62% on \$5,339.82; Claim# 8; Filed: \$5,339.82; Reference: *****4006	7100-000		1,047.82	15,158.61
11/06/08	111	Kamal Dutt	Dividend paid 19.62% on \$30,000.00; Claim# 9; Filed: \$30,000.00; Reference: 9544	7100-000		5,886.84	9,271.77
11/06/08	112	Citibank (South Dakota) N.A.	Dividend paid 19.62% on \$5,648.87; Claim# 10; Filed: \$5,648.87; Reference: 5424180453263763	7100-000		1,108.47	8,163.30
11/06/08	113	Citibank (USA) NA	Dividend paid 19.62% on \$4,490.58; Claim# 11; Filed: \$4,490.58; Reference: 5121071890670312	7100-000		881.18	7,282.12
11/06/08	114	MBNA America Bank NA	Dividend paid 19.62% on \$37,110.47; Claim# 12; Filed: \$37,110.47; Reference: *****6505	7100-000		7,282.12	0.00

Subtotals :

\$30,288.28

\$30,288.28